

<i>SERFF Tracking Number:</i>	<i>NWST-126332815</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>43692</i>
<i>Company Tracking Number:</i>	<i>90-2305-02 LTC (0809)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2305-02 LTC (0809)</i>		
<i>Project Name/Number:</i>	<i>90-2305-02 LTC (0809)/90-2305-02 LTC (0809)</i>		

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2305-02 LTC (0809)	SERFF Tr Num: NWST-126332815	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 43692
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: 90-2305-02 LTC (0809)	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Authors: Addie Croeker, John Kotarski	Disposition Date: 11/09/2009
	Date Submitted: 10/06/2009	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 90-2305-02 LTC (0809)	Status of Filing in Domicile: Pending
Project Number: 90-2305-02 LTC (0809)	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/09/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/09/2009
Deemer Date:	Created By: Addie Croeker
Submitted By: Addie Croeker	Corresponding Filing Tracking Number:
Filing Description:	

We are submitting the attached forms for your review and approval, if necessary, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

These pieces are intended for use by our agents to educate clients and prospects about long-term care.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-5637 or you can e-mail me at johnkotarski@northwesternmutual.com. On e-mails that are sent, please copy Addie Croeker at addiecroeker@northwesternmutual.com.

SERFF Tracking Number: NWST-126332815 State: Arkansas
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 Company
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 Project Name/Number: 90-2305-02 LTC (0809)/90-2305-02 LTC (0809)

Sincerely,

John Kotarski
 Product Compliance Specialist

Company and Contact

Filing Contact Information

John Kotarski, Product Compliance Specialist johnkotarski@northwesternmutual.com
 720 East Wisconsin Avenue 414-665-5637 [Phone]
 Rm S845 414-665-5006 [FAX]
 Milwaukee, WI 53202

Filing Company Information

Northwestern Long Term Care Insurance Company	CoCode: 69000	State of Domicile: Wisconsin
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	\$25 per form (8 forms equals \$200)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$200.00	10/06/2009	31079650

<i>SERFF Tracking Number:</i>	<i>NWST-126332815</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/09/2009	11/09/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Pre-Approved Article: Long Term Care Planning for Your Longer Life	Tiffiney Durham	10/13/2009	10/14/2009

<i>SERFF Tracking Number:</i>	<i>NWST-126332815</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 11/09/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWST-126332815 State: Arkansas
Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 43692
Company
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Product Name: 90-2305-02 LTC (0809)
Project Name/Number: 90-2305-02 LTC (0809)/90-2305-02 LTC (0809)

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Pre-Approved Article: Information for the Tough Choices in Long-Term Care	Filed	Yes
Form	Pre-Approved Article: Long Term Care on List of Women's Concerns	Filed	Yes
Form	Pre-Approved Article: How to Financially Prepare for Living Too Long	Filed	Yes
Form	Pre-Approved Article: Know Your Options for Long-Term Care	Filed	Yes
Form (revised)	Pre-Approved Article: Long Term Care Planning for Your Longer Life	Filed	Yes
Form	Pre-Approved Article: Long Term Care Planning for Your Longer Life	Replaced	Yes
Form	Pre-Approved Article: A Need-To-Know Checklist on Long-Term Care	Filed	Yes
Form	Letter: Long-Term Care Pitch	Filed	Yes
Form	Letter: Long-Term Care Insurance for All the Right Reasons	Filed	Yes

SERFF Tracking Number: NWST-126332815 State: Arkansas

Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 43692
Company

Company Tracking Number: 90-2305-02 LTC (0809)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: 90-2305-02 LTC (0809)

Project Name/Number: 90-2305-02 LTC (0809)/90-2305-02 LTC (0809)

Amendment Letter

Submitted Date: 10/14/2009

Comments:

Please see corrected form

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
90-2305-06 LTC (0809)	Advertising	Pre-Approved Article: Long Term Care Planning for Your Longer Life	Initial				0.000	90 2305 06 LTC (0809).pdf

SERFF Tracking Number: NWST-126332815 State: Arkansas
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 Product Name: 90-2305-02 LTC (0809)
 Project Name/Number: 90-2305-02 LTC (0809)/90-2305-02 LTC (0809)

Form Schedule

Lead Form Number: 90-2305-02 LTC (0809)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Filed 11/09/2009	90-2305-02 LTC (0809)	Advertising	Pre-Approved Article: Initial Information for the Tough Choices in Long-Term Care			0.000	90 2305 02 LTC (0809).pdf
Filed 11/09/2009	90-2305-03 LTC (0809)	Advertising	Pre-Approved Article: Initial Long Term Care on List of Women's Concerns			0.000	90 2305 03 LTC (0809).pdf
Filed 11/09/2009	90-2305-04 LTC (0809)	Advertising	Pre-Approved Article: Initial How to Financially Prepare for Living Too Long			0.000	90 2305 04 LTC (0809).pdf
Filed 11/09/2009	90-2305-05 LTC (0809)	Advertising	Pre-Approved Article: Initial Know Your Options for Long-Term Care			0.000	90 2305 05 LTC (0809).pdf
Filed 11/09/2009	90-2305-06 LTC (0809)	Advertising	Pre-Approved Article: Initial Long Term Care Planning for Your Longer Life			0.000	90 2305 06 LTC (0809).pdf
Filed 11/09/2009	90-2305-08 LTC (0809)	Advertising	Pre-Approved Article: Initial A Need-To-Know Checklist on Long-Term Care			0.000	90 2305 08 LTC (0809).pdf
Filed 11/09/2009	90-2305-09 LTC (0809)	Advertising	Letter: Long-Term Care Pitch	Initial		0.000	90 2305 09 LTC (0809).pdf
Filed 11/09/2009	90-2305-10 LTC (0809)	Advertising	Letter: Long-Term Care Insurance for All the Right Reasons	Initial		0.000	90 2305 10 LTC (0809).pdf



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Information for the Tough Choices in Long-Term Care Provided By: (Agent's Name), Northwestern Long Term Care Insurance Company

When independence becomes difficult because of age or chronic illness, people get to a point when they need additional assistance. Depending upon the level of assistance required, care might be administered at home, through a community provided service or within a care-giving facility.

In some more rural areas, there may be only one or two kinds of long-term care choices. Most areas, however, have multiple options and can provide a broad range of services available to individuals who have lost some level of independence and need help with daily activities that most healthy people take for granted. Your local area agency on aging [Insert name of agency if appropriate] coordinates a comprehensive range of services to promote the independence and dignity of older adults. This organization would be a good place to start to learn what options are available and how to access services that include in-home supportive services, nutrition services, transportation, elder rights and protection assistance, and caregiver support services.

When determining the appropriate care plan, keep in mind that most people wish to remain in their home because it is familiar and probably the most comfortable. A home care arrangement also promotes emotional well-being for the entire family. The most common providers of home care are family and friends. However, their assistance is not always available 24 hours a day. When extensive care is required, the family may decide to hire third-party home health care providers.

Home health care providers can be divided into two main categories, and are typically provided through home health care agencies, or by qualified and independent care providers.



Tough choices – page 2

Some examples include:

- **Professional Home Health Care Providers** - registered nurses, licensed practical nurses, licensed vocational nurses, occupational therapists, physical therapists and speech therapists, or
- **Personal Home Health Care Providers** - licensed social workers and nurses' aides.

To assist those families whose adult children work during the day, and may be unable to provide ongoing care, adult day care facilities (also known as adult day health care facilities, adult day care centers, and adult day health care facilities in Washington) may be a practical alternative. Designed to promote social interaction while meeting the health care needs of long-term care recipients, adult day care offers caregivers the time necessary to meet their own day-to-day responsibilities at home and at work.

Moving a loved one from his or her home and into a facility can be stressful and time consuming. Is it the right thing to do? Is it the right facility? How will the bills be paid? There are many questions to ask which are not easy to answer. To make an informed decision, it is important to take the time to learn about the choices of facilities available in your area before you or someone you love actually needs additional care.

Today, there are many types of facilities from which to choose; the levels of care available range from limited or custodial, assistance to skilled nursing. The services and licensure needed by a facility is often determined by the state. However, some types of facilities may not be approved to do business in all states.

One type of facility is an alternate living facility. These are also known as residential care facilities in California or assisted living facilities in other states. These facilities are designed to meet a wide range of individual needs within a residential-type setting. A typical facility can

Tough choices – page 3

accommodate anywhere from 5 to over 100 residents. Depending on an individual's needs, units may be adapted to facilitate physical activities like bathing and meal preparation.

Care delivered in nursing homes is also evolving. Nursing homes can offer a less expensive alternative to some of the same types of care and therapies formerly available only in a hospital. Some nursing home residents stay just long enough to regain their independence and then return home. Others may find they continue to need assistance throughout the day and remain at the nursing home for extended periods of time.

Government web sites offer up-to date information on long-term care resources including skilled nursing facilities. *The Nursing Home Compare Tool* provides detailed information about the past performance of every Medicare and Medicaid certified nursing home in the country.

Visit www.longtermcare.gov to learn more.

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Long Term Care on List of Women's Concerns

Provided By (Agent's Name), Northwestern Long Term Care Insurance Company

Women experience extra challenges in life unique to their half of the population, one of them being their longer life span. The average woman can expect to live to age 80.2, which is 6.8 years longer than a man.¹ Add to that the fact that in our society today, experts say, for the first time, more women are living without a husband than with one.²

A woman's longer life means a she has an increased chance of suffering a chronic illness which requires care. This fact alone raises questions around who will provide care in your later years, and at what price? Who will decide these issues? By including long-term care planning in your retirement plans, you can provide answers to some of these questions and maintain some control over the long-term care options.

Potential risks ahead

The high cost of long-term care makes it imperative for women to learn what potential risks are ahead and to plan accordingly for those risks. As a woman in America today, you also need to consider in your planning whether or not you are likely to become a caregiver. Sixty-one percent of caregivers in this country are women, mostly middle-aged. However, 13 percent are age 65 or older.³ Women are at greater risk of bearing the costs – financial, physical and emotional - associated with providing care to others.

For these reasons, long-term care insurance is fundamentally a women's issue. How will you be cared for if you become unable to do simple things, such as eat, dress, use the bathroom or get in and out of bed alone? Could you do these things for someone else and still work and take care of yourself?

1. Statistical Abstract, 2009; www.census.gov. Printed copies available upon request.

2. Sam Roberts, "51% of Women Are Now Living Without Spouse" New York Times, published January 16, 2007.

3. U.S. Department of Health and Human Services, National Women's Health Information Center, Womenshealth.gov. Printed copies available upon request.

Long term care for women – page 2

The costs of such care can be overwhelming, even for those prepared.* Typical safety nets, such as Medicaid, may not cover the entire cost, even after you are able to qualify. And while Medicaid will pay for certain types of long-term care, eligibility usually comes only after contributing most of any income you receive and exhausting most assets.

For an ever-growing number of people, long-term care insurance has become an essential part of retirement funding. And there are many factors to consider when choosing a long-term care insurance policy. For this reason it's important to work with a professional who understands your needs and can design a policy that gives you the best protection you can afford.

It's also important to look at the track record of the company providing the insurance. To ensure that coverage will be there when you need it most, make sure the company is well established, with a solid history of treating its policyholders well. Choose a company that has been given the highest possible ratings for financial security from the insurance rating services.

And buy early, while you are still insurable and premiums are more affordable in your 40s and 50s. The plan you establish now can spare you and your family the anguish of depleting your assets to pay for your or their long-term care. By planning ahead, you can reduce the risk of losing your independence and help ensure your continued financial security to live your life your way.

*For more information on Long-Term Care, visit www.nmfn.com/tn/larnctr-studiesreports-cost_ltc.

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How to Financially Prepare for Living Too Long

Provided By: (Agent's Name), Northwestern Long Term Care Insurance Company

If you ask people, many of them will tell you that they are not afraid of dying so much as they may be afraid of living too long. No one looks forward to the time when you are very much alive, but cannot care for yourself. When that time comes, your ability to live as good a life as physically possible will depend on what preparations you make today. Exercise, eat right, stay mentally fit and financially prepared.

People are living longer, which dramatically increases the odds of developing a chronic illness that could require on-going care. The U.S. Department of Health and Human Services reports that people who reach age 65 will have a 70 percent chance of needing nursing home level of care.¹ When the day comes that you are unable to do such basic things as dress yourself, get in and out of bed, eat a meal or go to the bathroom alone, you need to be prepared for the costs of paying professional caregivers for the help you need.

As health care costs escalate, an increasing number of people are protecting themselves by purchasing long-term care insurance, which typically covers some or all of the costs of care associated with a chronic illness such as Alzheimer's disease. And today, those costs can be overwhelming.² Though Medicare does cover skilled care for acute conditions such as heart attacks and broken bones, in general, it does not cover the custodial care required for chronic medical conditions.

1. *U.S. Department of Health and Human Services, Administration on Aging, 2008*
2. *Northwestern Long Term Care Cost of Care Survey, November 2008. Long Term Care Group, Inc. www.nmfn.com/in/learnctr-studiesreports-cost_ltc*



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How to Protect Yourself/ Page 2

When making your plans for a secure retirement, it's important to consider long-term care insurance as a way of protecting your assets so they won't be exhausted by possible care costs. Premiums will be lower if you buy long-term care insurance while in your 40s or 50s, instead of waiting until after you retire and face the health problems that often accompany aging.

There are quite a few factors to consider when choosing a long-term care insurance policy. You will need to ask when will benefits begin? How much money will I receive? What types of services will the policy pay for and for how long? How much does this type of insurance cost?

For this reason, it's important to work with a financial professional who understands your needs, and who can design a plan that fits your needs. It's also important to look at the track record of the company providing the insurance. To ensure that coverage will be there when you need it most, make sure the company is well established with a solid history of treating its policyholders well, and choose a company that has been given the highest possible ratings for financial security from insurance rating agencies.

Long-term care insurance can give you options on how you receive the care you need and where. It gives you choices about how your final years are lived and where. Maybe, such an insurance policy can even reduce the fear of living too long.

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Know Your Options for Long-Term Care

Provided By: (Agent's Name), Northwestern Long Term Care Insurance Company

Long-term care is an increasingly important part of planning for your future. Not only are you going to live longer, but it is increasingly difficult for working people to provide the care needed for their loved ones. When independence is limited by a chronic mental or physical illness, you or a loved one will need to find the care you need. Depending upon the level of assistance required, care may be administered at home, in the community or within a facility.

Receiving care at home

When determining the appropriate plan of care, keep in mind that people generally prefer to remain in their home because it is familiar and probably the most comfortable. Home care can also promote emotional well-being for the entire family.

The most common providers of home care are family and friends. However, their assistance is not always available on a 24 hour a day basis. When extensive care is required, the family may decide to hire third-party home health care providers.

Home health care providers can be divided into two main categories, and are typically provided through home health care agencies, or by qualified and independent care providers. Some examples include:

- ***Professional Home Health Care Providers***- registered nurses, licensed practical nurses, licensed vocational nurses, occupational therapists, physical therapists and speech therapists, or
- ***Personal Home Health Care Providers*** - licensed social workers and nurse's aides.

To assist those families whose adult children work during the day, and may be unable to provide ongoing care, adult day care facilities may be a practical alternative. Designed to promote social interaction while meeting the health care needs of long-term **care** recipients, adult day care offers caregivers the time necessary to meet their own day-to-day responsibilities at home and at work.

Moving to a facility

Moving a loved one into a facility can be stressful and time consuming. Is it the right thing to do? Is it the right facility? How will the bills be paid? Do you or your family member have the resources to cover expenses that are not covered by Medicare or supplemental coverage? These questions are not easy to answer. To make an informed decision, it is important to know the choices of facilities available in your area.

Options for Long-Term Care/ Page 2

Today, there are many types of facilities from which to choose. The levels of care available range from limited, or custodial assistance, to skilled nursing. The services and licensure needed by a facility is often determined by the state. However, some types of facilities may not be approved to do business in all states.

One type of facility is an alternate living facility. These facilities, known as residential care facilities in California or assisted living facilities in other states, are designed to meet a wide range of individual needs within a residential-type setting. A typical facility can accommodate anywhere from 5 to over 100 residents. Depending on an individual's needs, units may be adapted to facilitate physical activities like bathing and meal preparation.

Care delivered in nursing homes is also evolving. As the cost of hospitalization increases, many people complete their recovery in nursing homes. Nursing homes offer a less expensive alternative to some types of care and therapies formerly available only in a hospital. Some nursing home residents receive therapy, which encourages them to regain their independence and then return home. Others may find they continue to need assistance throughout the day and remain at the nursing home for extended periods of time.

Planning Ahead

No one likes to think about a long-term care event, but considering your options while you're healthy is the best time to plan. First it is important to educate yourself about long-term care options offered through Medicare, Medicaid and Medigap supplemental policies.

Generally, Medicare doesn't pay for long-term care. Medicare pays only for medically necessary skilled nursing facility or home health care. However, you must meet certain conditions for Medicare to pay for these types of care. Most long-term care products are designed to assist people with support services such as activities of daily living like dressing, bathing, and using the bathroom. Medicare doesn't pay for this type of care called "custodial care".

One option to consider is to purchase long-term care insurance. Long-term care insurance enables you to receive care in your home, the community, an alternate living facility (e.g. Alzheimer's facility), or in a nursing facility. It can protect you from depleting your assets and diverting your retirement income in order to receive the necessary care. Long-term care insurance offers a sense of independence – freedom from having to rely on your own assets, your children or the government to pay for care.



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Options for Long-Term Care/ Page 3

Buying a long-term care insurance policy is an important decision that shouldn't be taken lightly or put off. Not only is it more affordable in your 40s and 50s, but you are more likely to be insurable. Make sure that you buy from a reliable company that is licensed by your state to sell long-term care insurance.

A good place to learn more about long-term care options and long-term care insurance is to visit www.longtermcare.gov, or consult with your state's insurance department for additional information including a buyer's guide, which can further explain long-term care insurance.

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Long Term Care Planning for Your Longer Life

Provided By: (Agent's Name), Northwestern Long Term Care Insurance Company

All things considered, the longer life that improved medical care and nutrition provides us today would be in the category of a good thing. While it is encouraging, an extended life also brings with it the increased likelihood of experiencing a long-term physical or cognitive illness. To effectively enjoy our extra years, we need to preserve our freedom of choice, particularly if we become impaired. To preserve our options tomorrow, we must carefully plan today.

Most of us might resign ourselves to the idea that if we live long enough we will experience some long-term illness. In fact, if you live past 65, you have a 70 percent chance of needing some type of long-term care.¹ How well you protect your assets from this type of costly care, could have much to do with the future material security of your family. It may also have much to do with how well your family fares emotionally in this type of situation.

Long-term care refers to a broad range of services available to individuals who have lost some level of independence and need help with daily activities that most healthy people take for granted. This necessary assistance is often the result of a chronic illness – one in which modern medical science has developed treatments but no cures. Arthritis and Alzheimer's disease are two common, chronic illnesses.

Rehabilitative medical care due to acute conditions is different from long-term care. When medical care is the result of an acute, or short term, medical condition (e.g. hip replacements, strokes, or cancer), a hospital stay is often necessary to help stabilize the condition.

With these types of conditions, Medicare (for qualifying individuals) or private-pay health insurance will usually pay for rehabilitative care, but not care that is chronic.

There is no single way to identify when or if someone will need long-term care. Every case is different due to the type of illness or injury, who can provide the necessary care, and the

1. *The U.S. Department of Health and Human Services, Administration on Aging, 2008*

financial resources available.

Understanding the types of illnesses and injuries that create the need for long-term care is important. A chronically ill individual generally has either a *physical* or a *cognitive impairment*.

Physical Impairment

There are six activities of daily living (ADLs) defined by Section 7702(B)b of the Internal Revenue Code, enacted by HIPPA, as they apply to long-term care insurance coverage.

These activities of daily living include:

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

When assistance is needed with ADLs, some individuals may simply require that a health care practitioner remain within arm's reach to ensure that the activity is completed safely. This is referred to as standby assistance. As the care recipient's needs increase, someone may be needed to physically assist with completing the required activity. This is referred to as hands on assistance. In general, for coverage under most long-term care policies, the inability to perform at least 2 ADLs must be expected to last at least 90 days.

Cognitive Impairment

Cognitive impairment is a condition that usually requires care and protection due to loss of intellectual capacity, attention and /or memory. When a cognitive impairment exists, individuals are frequently able to complete the physical activities but may not remember how or when to complete them. Common examples of a cognitive impairment are Alzheimer's disease, senility, or dementia.

Maintaining a healthy lifestyle and receiving annual check-ups at your doctor's office are effective ways of minimizing that risk. However, even these steps can not eliminate a long-term care event from happening to otherwise healthy people, or prevent the normal effects of aging.

- more -

Understanding Long Term Care - Page 3 -

It is important to take the time to educate yourself early about your options for accessing long-term care and how you can plan for the future. A good place to start is by visiting www.longtermcare.gov, or to consult with your state's insurance department for additional information, including a buyer's guide that can further explain long-term care issues.

One option is to consider purchasing long-term care insurance. The cost of long-term care insurance is lower if you buy it in your 40s or 50s, instead of waiting until after you retire. By working with a knowledgeable and trusted financial professional, you can learn how long-term care insurance may help protect you against some of the costs of long-term care. Today, long-term care insurance policies offer freedom of choice when it's needed most -- and at a fraction of the cost which might be incurred by paying out-of-pocket.

###

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A Need-to-Know Checklist on Long-Term Care

Provided By: (Agent's Name), Northwestern Long Term Care Insurance Company

Long-term care planning is a particularly relevant issue in this economic environment of market volatility and rising financial concerns. When people experience difficult times, we tend to take stock of our fundamental needs and re-focus our attention on the basics.

You might consider the purchase of long-term care insurance for many reasons, but essentially it helps to protect you and your loved ones from the financial and emotional costs of a chronic illness or injury. Americans are living longer, increasing the likelihood of a chronic illness. More people in the workforce are unable to provide the care needed by them or their loved ones. Today, long-term care insurance is as basic as life insurance.

Once you have determined the necessity of long-term care insurance to protect you and yours, the next step is to critically evaluate key components associated with the purchase of this type of coverage. This three-part checklist offers questions you need answered.

The Representative

Working with a competent and trustworthy representative is essential to establishing a long-term relationship. Every long-term care insurance decision should be based on your overall financial picture.

- **Has the representative conducted a thorough analysis of your situation?** Each person has a unique set of circumstances that determine the need for long-term care insurance.
- **Has the representative earned any of the financial services industry designations?** These designations demonstrate the highest commitment to professional development (e.g., CLU, ChFC, CFP, CLTC).

The Company

The company's reputation and financial ratings are the next most important consideration for buyers. The following questions are helpful when considering working with a company:

- **Is the company financially strong, and what are its abilities to meet the obligations of policyholders?** The role of assigning financial strength ratings in this industry falls primarily to four major, independent third party rating services:
 - A.M. Best Company
 - Standard & Poor's®



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Checklist – page 2

- Fitch Ratings
- Moody's Investors Services

Materials that explain these ratings may be available directly from the company offering long-term care insurance coverage, and are important to be aware of in looking at the variety of options available in the marketplace.

- **What is the company's history of service?** When the company issues updated policies, does it have a history of offering upgrades and enhancements to existing policyowners, as well as to new clients?
- **What is the company's reputation among consumers?** Do you, friends, or family members have other policies with the carrier, and are you pleased with the company's service?
- **Does the company offer a participating contract?** Such contracts may provide dividends to reduce future premiums if the company's actual experience proves to be more favorable than pricing expectations.

The Policy

When choosing a long-term care insurance policy, it's important to have an understanding of what the policy can offer.

- **When will benefits payments begin?** Benefits for most long-term care insurance policies begin when the insured gradually or unexpectedly loses independence to the point of needing substantial assistance or supervision. Insurance policies typically require a deductible to be met before benefits are paid. With long-term care insurance, this usually takes the form of elimination period, as the insured pays for care for a pre-determined number of days or weeks after independence has been lost until policy benefits begin.
- **How much money will I receive?** Depending on how much coverage one elects, dollar amounts will vary. Before electing coverage amounts, it's important that one become aware of local care provider options and costs. Average cost of nursing home care statistics usually reflect a semi-private room rate (i.e., multiple people in room), yet some people prefer a private room in a higher end facility, which typically carries a higher price tag. The most common benefits design reimburses for the amount of care expenses incurred up to the selected coverage limits.

Checklist – page 3

To plan for increasing costs of care, consumers can either pay additional premiums for benefits that will automatically increase each year or buy additional coverage in the future as the cost of care increases.

- **How much does long-term care cost?** Cost of the insurance depends on several choices you make about the policy, your age and health. Long-term care insurance costs less if you purchase it in your 40s or 50s. The cost should be compared to paying for long-term care out of pocket. The average annual cost of a private room in a nursing home is \$76,650; Assisted Living facility is \$41,160; home care varies based on hours of care needed.¹
- **How long will the benefits last?** Buyers choose the maximum payout of the policy. Most companies express this in a number of years (benefit period) and create a pool of funds to pay for the care. The pool can increase each year if an inflation protection option is chosen. Many policies also offer an unlimited maximum so that benefit payments will continue for the entire duration of the claim.

The purchase of long-term care insurance is a personal and important decision. Evaluating your personal and financial situation, with the assistance of a trusted, knowledgeable financial representative, a solid company and your family will enable you to determine which coverage is most appropriate. Taking this action based on the information in this checklist will enable you to make a good, informed decision in choosing long-term insurance coverage that best meets your needs.

*1. Northwestern Long Term Care Cost of Care Survey, November 2008. Long Term Care Group, Inc.
www.nmfn.com/tn/learnctr-studiesreports-cost_ltc*

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Dear (Editor Name):

In recent years, there has been a great deal of discussion on the issue of Long-Term Care insurance. An aging Baby Boomer population that sees retirement just around the corner is driving much of the interest. And for good reason, as people continue to live longer as medicine continues to advance. Employers with foresight recognize that long-term care is a cost effective way to increase benefits to their employees.

Most people assume that Medicare or some other government program will cover this expense should they need this care. And most would naturally prefer to obtain needed skilled care in our own home – whether for short-term treatment following a serious injury or illness or in the event that they can no longer care for themselves. Unfortunately the average aging baby boomer is not fully aware of the qualification criteria and limited benefits under the current Medicare program.

As an agent for Northwestern Long Term Care Insurance Company, I would like to offer the attached article, “(Insert Title of Article)” to your publication in exchange for my byline to help educate employers and consumers on this issue. I know your readers will find this helpful.

I will call you on (date) to discuss your using this article, or feel free to contact me at (telephone number).

Sincerely,

Norm Westin
[Agent Title], Northwestern Long Term Care Insurance Company

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Long-Term Care Insurance for All the Right Reasons

Provided by: (Agent's name), Northwestern Long Term Care Insurance Company

Our current economic environment has left many people on less stable footing as they plan for the future. Retirement plans may be delayed, but getting older won't be. If you consider all of the situations that could interfere with your goals, an unplanned and unfunded long-term care event looms as one of the largest.

Long-term care insurance provides benefits in the event of a chronic illness or injury that result in a need for care. It puts the power of what kind of care a person gets, how and where, more into one's own or the family's hands. It helps pay for care that is delivered in the home, in the community, in adult day care and in alternative living facilities, as well as nursing homes.

Certainly, people acquire long-term care insurance for different reasons. It transfers some of the financial risk of rising long-term care costs to an insurance company. In exchange for paying premiums, you contribute toward securing your dignity, choice and independence, as well as preserving your accumulated wealth.

Many people purchase long-term care insurance because they have experienced the emotional toll on a family in a care-giving situation. Long-term care funding helps a family weather what can be significant emotional burdens.

There are also statistical reasons to consider putting long-term care insurance into your protection planning.

- Seventy percent of Americans haven't planned for their long-term care needs in retirement, according to Employee Benefit News.¹ What's more, 70% of people over age 65 will require that care, whose cost is high and rising.²
- Odds are you are going to live a much longer time than your grandparents. The dramatic increase in life expectancy is certainly a bonus, but also a bane if you are unprepared. Women have a life expectancy now of 80.4 year and men 75.2 years.³

1. Woelflein, Mike, *Special to on the Street.com from Employee News*; December 2, 2008

2. The U.S. Department of Health and Human Services, *Administration on Aging*, 2008

3. 2009 Statistical Abstract, www.census.gov. Printed copies available upon request.

Reasons – page 2

- At least one member of a 65-year-old couple has a 72% chance of living to age 85 and a 45% chance of living to age 90, assuming individuals are in good health at age 65.⁴
- The average annual cost of a private nursing-home room in 2008 hit \$76,650; Assisted Living cost is \$41,160 annually; home care costs provided by a Health Aid vary for a number of reasons including number of hours care is needed⁵.

Long-term care language

When you talk with someone about long-term care insurance, be familiar with some basic terms.

- Activities of daily living (ADL's) These are basic functions necessary to get along independently. Six are commonly recognized: bathing, dressing, transferring, toileting, continence and eating.
- Cognitive impairment: Conditions such as Alzheimer's disease that require care and protection as a result of loss of intellectual capacity, attention and/or memory.
- Daily or monthly benefit amount: The amount of insurance benefit a person chooses to buy for long-term care expenses; the amount payable per day or per month based on the care provided.
- Inflation protection benefit: At the request of the insured, and for an additional cost, the inflation protection option provides for increases in benefit levels to help pay for expected increase in the costs of long-term care services.
- Survivorship benefit: Another benefit available at the insured's request, and for an additional cost, that changes a surviving insured's policy to paid-up status upon the death of his or her spouse.

Other important factors in buying long-term care insurance to consider:

- Pick a qualified financial professional who can make sure long-term care fits into your overall financial goals.

4. *Employee Benefit Research Institute, July 2005; Society of Actuaries, 2000 Mortality Table.*

5. *Northwestern Long Term Care Cost of Care Survey, November 2008, Long Term Care Group, Inc.*
www.nmfn.com/tm/learnctr-studiesreports-cost_ltc.



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Reasons – page 3

- Make sure the company from which you buy has a long track record for service and ethics.
- Check the company's financial ratings to make sure it is among the industry leaders in financial strength. You want it to be there when you need it.

Do the leg work, and you can feel good about taking this important step toward preparing for your future.

#

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<i>Project Name/Number:</i>	<i>90-2305-02 LTC (0809)/90-2305-02 LTC (0809)</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/06/2009	Form	Pre-Approved Article: Long Term Care Planning for Your Longer Life	10/13/2009	90 2305 06 LTC (0809).pdf (Superseded)



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Date

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Dear (Editor Name):

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As a licensed insurance agent (financial representative) for Northwestern Long Term Care Insurance Company, I would like to offer the attached article, “(Insert Title of Article)” to your publication in exchange for my byline to help educate employers and consumers on this issue. I know your readers will find this helpful.

I will call you on (date) to discuss your using this article, or feel free to contact me at (telephone number).

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